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UNITED STATES OF AMERICA

FILED IN THE
UNITED STATES DISTRICT COURT
DISTRICT OF HAWAII

MAR 01 2001
at 4 o'clock and 42 min. P.M.
WALTER A. Y. H. CHINN, CLERK

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF HAWAII

UNITED STATES OF AMERICA,)	CR. NO. <u>CR 01 00071</u>
)	
Plaintiff,)	INDICTMENT
)	
vs.)	
)	
JANICE A. TORRICER (01),)	18 U.S.C. § 1344
IVY J. SANCHEZ (02),)	
THERESA M. CORPUZ (03),)	[Bank Fraud]
)	
Defendants.)	
)	

INDICTMENT

COUNTS 1-40

The Grand Jury charges:

Introduction

At all times material to this Indictment:

1. HC&S Federal Credit Union was a credit union whose accounts were insured by the National Credit Union Share Insurance Fund. HC&S maintained a branch in Kahului, Maui.

2. JANICE A. TORRICER was the head teller of HC&S, IVY J. SANCHEZ worked in its loan department, and THERESA M. CORPUZ was a teller.

The Scheme to Defraud

3. From a precise date unknown to the Grand Jury, but by May 1997, and continuing until on or about August 15, 2000, in the District of Hawaii, JANICE A. TORRICER, IVY J. SANCHEZ, and THERESA M. CORPUZ, did knowingly execute, and attempt to execute, a scheme and artifice to defraud HC&S Federal Credit Union, a federally chartered and insured financial institution, and to obtain money, funds and credits owned by and under the custody and control of HC&S by means of materially false and fraudulent pretenses and representations, and material omissions of fact, all as more fully set forth below.

4. JANICE A. TORRICER, IVY J. SANCHEZ and THERESA M. CORPUZ helped each other obtain HC&S's money by depositing fraudulent checks into their accounts. TORRICER, SANCHEZ and CORPUZ wrote checks drawn on their own accounts, made payable to fictitious persons, and in amounts which they knew exceeded the available balances in the accounts. As HC&S had a policy prohibiting employees from handling their own deposits, TORRICER, SANCHEZ and CORPUZ would exchange the bad checks written on their accounts, and help each other make the deposits. The checks were then deposited into TORRICER, SANCHEZ and CORPUZ's accounts, and the funds became available for their use. TORRICER, SANCHEZ and CORPUZ knew that the checks were not legitimate, but deposited

them in a manner which made them appear as if they were made payable to genuine payees, were drawn on accounts which had sufficient funds, and had been validly negotiated.

5. TORRICER, SANCHEZ and CORPUZ wrote and deposited additional checks to conceal and continue their fraud upon HC&S. HC&S received a daily "Exception Report" which identified all checks drawn on HC&S accounts which were believed to have insufficient funds to cover the checks. As head teller for HC&S, TORRICER was responsible for reviewing the daily Exception Reports and determining whether the accounts had sufficient funds. TORRICER identified the checks which were drawn on TORRICER, SANCHEZ and CORPUZ's accounts, and the three would then write additional bad checks to deposit into their accounts. These checks were also made payable to fictitious payees or cash, and were for amounts which exceeded their account balances. TORRICER, SANCHEZ and CORPUZ would make the deposits for each other, to make it appear as if the checks were legitimate and had been validly negotiated, when they actually knew the checks would be dishonored for insufficient funds. By making these deposits, TORRICER, SANCHEZ and CORPUZ made it appear as if enough money had been deposited into their accounts to cover the insufficient funds checks identified on the Exception Reports.

6. By virtue of the foregoing materially false and fraudulent pretenses, representations and promises, and omissions of fact, TORRICER, SANCHEZ and CORPUZ caused the deposit of

approximately \$297,156.04 in credits and money belonging to HC&S into their accounts.

7. On or about the dates stated, JANICE A. TORRICER, IVY J. SANCHEZ, and THERESA M. CORPUZ, did knowingly execute, and attempt to execute, the aforesaid scheme and artifice to defraud HC&S Federal Credit Union by depositing the following checks, which were made payable to fictitious payees or cash in amounts which exceeded their account balances, with each such check constituting a separate count of this indictment:

<u>COUNT</u>	<u>DATE</u>	<u>CHECK NO.</u>	<u>AMOUNT</u>	<u>ACCOUNT HOLDER</u>
1	8/11/00	3434	\$3,390.57	Theresa M. Corpuz
2	8/11/00	3436	\$3,395.68	Theresa M. Corpuz
3	8/11/00	3438	\$3,415.37	Theresa M. Corpuz
4	8/11/00	3441	\$3,385.29	Theresa M. Corpuz
5	8/11/00	3442	\$3,462.28	Theresa M. Corpuz
6	8/11/00	1374	\$3,798.02	Ivy J. Sanchez
7	8/11/00	1376	\$3,679.84	Ivy J. Sanchez
8	8/11/00	1378	\$3,653.19	Ivy J. Sanchez
9	8/11/00	1379	\$3,471.69	Ivy J. Sanchez
10	8/14/00	1385	\$3,759.60	Ivy J. Sanchez
11	8/14/00	1386	\$3,691.62	Ivy J. Sanchez
12	8/14/00	3423	\$3,440.29	Theresa M. Corpuz
13	8/14/00	2717	\$641.21	Janice A. Torricer
14	8/14/00	3424	\$3,085.76	Theresa M. Corpuz
15	8/14/00	1388	\$3,345.41	Ivy J. Sanchez
16	8/14/00	2699	\$3,872.82	Janice A. Torricer

<u>COUNT</u>	<u>DATE</u>	<u>CHECK NO.</u>	<u>AMOUNT</u>	<u>ACCOUNT HOLDER</u>
17	8/15/00	2700	\$3,827.14	Janice A. Torricer
18	8/15/00	2701	\$3,785.82	Janice A. Torricer
19	8/15/00	1397	\$4,452.08	Janice A. Torricer
20	8/15/00	1398	\$4,397.22	Janice A. Torricer
21	8/15/00	1399	\$4,475.63	Janice A. Torricer
22	8/15/00	1400	\$4,378.91	Janice A. Torricer
23	8/15/00	1401	\$4,284.85	Janice A. Torricer
24	8/15/00	1402	\$4,261.47	Janice A. Torricer
25	8/15/00	1403	\$4,330.11	Janice A. Torricer
26	8/15/00	1404	\$4,019.73	Janice A. Torricer
27	8/15/00	1390	\$3,829.54	Ivy J. Sanchez
28	8/15/00	1391	\$3,793.44	Ivy J. Sanchez
29	8/15/00	1392	\$3,688.29	Ivy J. Sanchez
30	8/15/00	1393	\$3,960.83	Ivy J. Sanchez
31	8/15/00	1394	\$3,819.75	Ivy J. Sanchez
32	8/15/00	1395	\$3,904.36	Ivy J. Sanchez
33	8/15/00	1396	\$3,720.95	Ivy J. Sanchez
34	8/15/00	3443	\$3,391.62	Theresa M. Corpuz
35	8/15/00	3445	\$3,394.13	Theresa M. Corpuz
36	8/15/00	3446	\$3,417.87	Theresa M. Corpuz
37	8/15/00	3447	\$3,489.73	Theresa M. Corpuz
38	8/15/00	3448	\$3,479.45	Theresa M. Corpuz
39	8/15/00	3449	\$3,384.18	Theresa M. Corpuz
40	8/15/00	3450	\$3,465.96	Theresa M. Corpuz

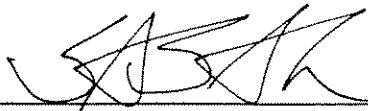
All in violation of Title 18, United States Code,
section 1344.

DATED: Honolulu, Hawaii, MAR - 1 2001.


A TRUE BILL

15/

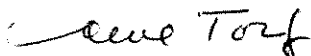
~~For~~eperson, Grand Jury ✓



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United States v. Janice A. Torricer, et al.
"Indictment"
Cr. No. _____